



A Publication of the Malaysian Institute of Estate Agents

UNITED RELEVANT PROGRESSIVE

D'REAM



ERICK Y.T KHO
MIEA's 16TH PRESIDENT

With Your Support,
We Shall Bring MIEA
To Greater Heights.



BE UNITED, RELEVANT & PROGRESSIVE BE MIEA MEMBER!

THE BENEFITS OF MEMBERSHIP

RECOGNITION

You are part of an organization that upholds the integrity of the profession, find common grounds for practitioners to air their views and to find common grounds to benefit each other

AFFILIATION - LOCAL & INTERNATIONAL

You will immediately reach associations as far as the USA, Australia & the Asean countries

FREE BULLETIN

You will receive a quarterly bulletin D'REAM and get to know the latest happenings in the industry and market

WEBSITE

An interactive website to get the latest updates and to connect with members and to display properties for sale among members

LEGAL ADVICE

Free legal advice for members through a panel of MIEA's lawyers. Any member can get free advice on any real estate issues

EDUCATION & TRAINING

You will be able to learn and educate yourself through the many educational and training programmes at members rate

SOURCE OF INFORMATION

The Institute has a wealth of real estate information and members can update themselves with these information

MARKETING & NETWORKING

With members there is trust & one can market themselves and provide the network for the negotiators

SEMINAR & TRAINING CENTRE RENTAL DISCOUNTS

Our seminars and conventions attract hundreds of participants. Our new training centre can accommodate up to 80 people. Only members benefit from the discounts given

LIBRARY & RESOURCES

We have a comprehensive library for members and they can borrow books, make duplicate articles, brochures, forms and other relevant real estate information

SOCIAL AVENUE

We organize many social events including bowling, karaoke, annual dinner and this gives members of the fraternity a social avenue

ARBITRATION

In the event of disputes between members, the Institute have avenues for arbitration thereby solving issues without going to the courts

GOVERNMENT LEGISLATION UPDATES

Members are updated with changes in the legislation on real matters

PROFESSIONAL AWARDS

Starting 2008 all members can vie for the real estate industry awards for recognition and service standards

ANNUAL CONVENTIONS

The major event in MIEA's calendar is Malaysian Real Estate Convention (MAREC), an event not to be missed by estate agents. A saving for members on registration fees



The Malaysian Institute of Estate Agents

The Malaysian Institute of Estate Agents (MIEA) is a recognised body representing all Registered Estate Agents in the country.

The Institute Theme

“ **UNITED RELEVANT PROGRESSIVE** ”

The Estate Agents' biggest and single most challenge is to be united. Unity is the binding factor that will allow us to have one voice, one common goal and one vision. Estate Agents must take pride and take ownership of the practice by working together for the common goal of the profession. As the old adage says, "Unity is strength, and strength is mighty". The call is for the leadership, the council, the members and the negotiators to work in unison and in unity to tackle the daily issues we face.

The Institute must be relevant to the members by meeting their expectations. The programmes, activities will all be aligned towards this goal. By the same token members must also be relevant to the institute by participating in the committees, programmes and to give ideas & feedback.

When one is united there is peace & harmony, and when there is relevance there is respect. When this is achieved there will be progress. When we progress there is growth, growth leads to betterment of our business and our lives and as a result we achieve recognition, respect and success. Only then can we bring change to the industry and be a dynamic Institute.

Guide For Contributors

Articles to be considered for publication are required to adhere to the following guidelines.

Submission of Manuscripts

Manuscripts must be submitted in English. Authors must provide original, unpublished work not under consideration for publication elsewhere. A copy of the manuscript together with original figures and tables must be submitted to the Editorial Board. Manuscripts, figures, tables and disks will not be returned to the author.

All illustrations, figures or tables in the article must be captioned, in clear black and white and ready for reproduction. Illustrations such as maps, pictures, etc must be submitted with a copy of the original photographs and clearly marked and captioned for clear reproduction.

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D'REAM is an acronym for "The Real Estate Agents, Malaysia".

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EDITOR'S NOTE

TO OUR NEW TEAM OF COUNCILLORS SELAMAT DATANG!

Our AGM was held on 25 April 2015 at Capri by Fraser - Bangsar South and four new Councillors joined in the team to serve MIEA.

With these new blood, let us endeavour to bring exciting changes to our practice in the real estate industry in Malaysia. You can refer to this bulletin for their portfolios and photographs. We welcome our new President, Mr Erick Y.T Kho, and our heartfelt thanks to Mr Siva Shanker (President), Ms Theresa Augustine (Council), Mr Nixon Paul (Past President), Mr Wong Ho Ming (Sarawak State Chairman), Mr Victor Wong (Sabah State Chairman) and Mr Vadeveloo (Johor State Chairman) for their tireless effort in growing MIEA to its current level.

This publication will be my first exposure as a new Councillor in MIEA.

I wish to learn more about our Association, understand the views of the members and find ways to contribute to the real estate industry. I welcome any assistance or comments as I go through my learning curve. If you have any new ideas or interesting articles please feel free to drop me an email at billielim@miea.com.my.

Billie

Editor, Dream Bulletin



OBJECTIVES OF THE INSTITUTE

- To unite those engaged in the Estate Agency Practice for the purpose of extending beneficial influence on the profession and related interests.
- To promote and maintain a high standard of conduct amongst members in accordance with the Code of Ethics of the Institute.
- To improve the technical and general knowledge of persons engaged in the profession.
- To develop and foster and maintain relations between members of the institute and to provide a platform for the networking and exchanging of ideas and opinions amongst practitioners.
- To provide for the upholding of the honour, reputation and status of members.
- To provide for the training, education, examination of persons practicing or intending to practice as estate agents, or who are otherwise employed or engaged in the profession.
- To represent members in discussion and dialogues with other trade/industry bodies and Government agencies.
- To safeguard and protect the interest of the general public against fraud by practitioners or illegal agents.
- To elevate and encourage the maintenance of a high level or professionalism amongst practitioners.



UNITED RELEVANT PROGRESSIVE

The Council of Management 2015 - 2016



ERICK Y.T KHO
President



ERIC LIM
Deputy President
Board Member PPC
& ADA Chairman



MONICA CHUAH
Honorary Secretary



AMANDA GOH
Honorary Treasurer
& MAREC'16



SIVA SHANKER
Immediate Past President
Education & Training
Chairman



LIM BOON PING
Vice President
State Branches Chairman
& MAREC'17



KAYTE TEH
Vice President
Biz Development, MASPEX
& Sponsorship



ALEX J. GOMEZ
Councillor
Board Member



RAPHAEL WONG
Councillor
ICT & Youth Chairman



BILLIE LIM
Councillor
D'REAM Bulletin
Chairperson



WAN CHOY HENG
Councillor
Membership,
Research & Resources Chairman



ONG POH SEE
Councillor
International Liaison
Chairperson



AZILAH AKASHAH
Councillor
Branding (Merchandising)
PA Communication, FB,
News Conference



Mark Saw
State Chairman
Penang



LIEW TOH SEN
State Chairman
Johor



ALEX WONG
State Chairman
Perak



HENRY TAI
State Chairman
Sabah



ALEX TING
State Chairman
Sarawak

Message from
MIEA's 16th President
Erick Y.T. Kho



Greeting to all Members of MIEA and fellow Real Estate Practitioners.

After 8 years of continuously serving MIEA Council of Management in various capacities, taking on the leadership role as the President is the most challenging job in my entire career after graduation from a university in Canada.

With 32 years of working career behind me wherein majority of the experiences are in property related business including as executive director of a development company; the past 10 years as Principal of an agency have been the most exciting and fulfilling career advancement for me both in agency works as well as investment in real estate properties. I experienced the sweet taste of success amidst the hard work of running an agency business. My key success factors are taking calculated risks.

There will be a number of wish list that had been drawn over the years that I want to see happen within the next two years of my term, some of the plans are already in various stages of planning for implementation after two sessions of full council meetings, formation of various sub-committees and their respective chair persons appointed. For the longer term goals, we shall plant the seeds to kick start it as business in MIEA development is an on-going concern entity.

I am very happy that there are many Principals who had come forward to offer their services to be appointed as Councillors, despite their busy schedules running their successful agencies. A few of whom are serving for the first time as councillor. A few senior councillors had been asked to stay on to oversee certain key portfolios as their midas touch are important to guide the junior and youth councilors as part of the succession plan to train them as future leaders.

Yes, we have a full council of management team to take on the challenging tasks of taking the institute to another level. With your support, we shall be able to take on new heights.

Ladies and Gentleman, may I introduce to you all our council of management team that will be recognised as “The Progressive Team”.

Thank you

Erick YT Kho
MIEA's 16th President





National Council Of Management And National Youth

Councillors are members who volunteer their services without remuneration.

Let me introduce to you my team of MIEA Council of Management



Honorary Secretary General Ms Monica Chuah

A person who is very sharp with the requirement of the works in the secretariat especially on the procedural requirements guided by the constitutions, guidelines and various resolutions, she has been in MIEA for many years and is too familiar with running the secretariat.

At times, we are appalled as she remembers vividly matters discussed and agreed in meeting clearly and would bring to our attention. Ms Monica Chuah of Reapfields Properties Sdn Bhd is that personality that we all learn to work closely with her on matters of the secretariat management.



Honorary Treasurer Ms Amanda Goh

Highly qualified for a young and beautiful girl in the challenging real estate agency business, she started her career as a Chartered Accountant turned Real Estate Agent. She found that property is more interesting than just figures in the financial statement.

If you highlight a figure and question it, she will make sure that it is answered correctly and quickly, that is Amanda Goh of Real Property.My (MIEA Award winner for small agency 2014)



BOVAEA Representative Mr Eric Lim and Mr Alex Gomez

In the past two years, our industry had undergone major structural changes with a win and a major step forward towards eradication of illegal agents on the earth of Malaysia. Thanks to the two dedicated and hardworking MIEA Board of BOVAEA



Representatives Mr Alex Gomez of AJ Land and Mr Eric Lim of Hartamas Real Estate Sdn Bhd. We can now identify the legally Registered Estate Agents (REA) and Registered Estate Negotiators (REN) from the illegal agents who don't have any tag or identity number. It can be as easy as distinguishing Black and White.

The mounting task to eradicate them is summarized in one huge word " ENFORCEMENT ".

It is our fervent hope that the BOVAEA will increase its policing of this industry to ensure that the landmark achievement is not taken lightly by the illegal agents. These offenders can be found outside the fraternity as well as within us. The registered ones who do their business illegally shall be put on their heel as the long arm of the law will catches up with them soon.

On the part of MIEA, we are assisting in every ways to bring to book these offenders as they are not only a threat to our business but a national threat especially to all House Buyers, Customs Dept GST, Income Tax Department, Bank Negara, State Governments, Local Municipality Councils, etc.



Branding, Merchandizing and Public Awareness Communication (PAC) Puan Azilah

MIEA, in line with the Board initiatives shall be introducing a new portfolio name Public Awareness Committee (PAC) or synonymous with the abbreviation to carry on Public Awareness Campaign. The aim is to communicate with all Malaysian to educate them about the important of dealing only with registered REA and REN. Puan Azilah of Azilah Properties, a veteran principal with over 25 years real estate experience will be taking on these tasks. As a former RTM1 Newscaster, she is an expert in communication.



International Liaison Committee Ms Ong Poh See

The Prime Minister had signed an ASEAN Economic Community (AEC) pact to develop ASEAN as a single market to encourage cross border business in an extended and larger market environment. In line with this we shall be re-activating the portfolio of International Liaison Committee to foster regional and global ties. Taking on this task will be Ms Poh See of Eaglenest Realty who has attended NAR Convention USA recently, representing MIEA and Malaysia.

We had six Memorandum of Understanding (MOU) signed with real estate institutions over the years and they are as follows :

- 1) NAR (USA) 2) REIWA (Western Australia)
- 3) IEA (S'pore) 4) Manila
- 5) Indonesia 6) REIV (Victoria, Australia)

We are re looking at it to reestablish the link to expand our connections regionally as well as globally as the market is getting smaller with the establishment of advance information Communication Technology tools (ICT).

Even in the travel industry, Air Asia has brought Malaysian to so many places regionally and globally. It is along this line of success that we should start opening up the territories we do business from Malaysia to the world destinations.



**Information Communication Technology
Mr Raphael Wong**

Undertaking the development of ICT will be a very young principal who is IT savior and forever humble to mix around with many fatherly principals is Mr Raphael Wong of Real Estate Finders. This young man is only 26 years old today. Yes, he is a registered Principal.

We will further developed MIEA Website - www.miea.com.my to encourage more users especially the members.

MIEA will be conducting a survey among member and registered practitioners to find out what they want in MIEA website.

We have improvised the website to serve members' needs. Please take time to participate, raise your hand and speak up. We want to listen to you.

The seed will be planted to make MIEA website to be one of the leading property website in Malaysia as well as regionally through cooperation pact with regional real estate institutions such as Singapore, Indonesia, Thailand, Philippines, Australia, USA (NAR), Taiwan and China.



**Education and Training
IPP Siva Shankar**

A 34 year veteran in Malaysian real estate fraternity and a person who needs no introduction in

MIEA and the real estate industry is none other than the MIEA Immediate Past President (IPP) Mr Siva Shankar. He shall be undertaking what he does best - education and training.

Through education and training, we will be able to conduct our business professionally and in accordance to fair playing field.

We will focus on providing Diploma in Real Estate examination (DREA) with a new and more exciting modus. This will help more aspiring REN to obtain BOVAEA examination towards building their career in real estate agency business. It is our fervent hope to produce more Registered Estate Agents in the foreseeable future.

New and more exciting topics for REPS or Real Estate Professional Seminars with CPD hours will continuously be offer to REA and REN alike towards educational hardware and software utilization for the ever challenging market place today.



**Membership Affairs
Mr Wan Choy Heng**

Focusing on the needs of members shall be our single most important function in this department. Many existing members as well as non-members have been asking the common questions of what are the benefits of joining

MIEA, "what can MIEA do for me". So long as these questions arise, we shall strive to provide the answers for it.

There will be a survey to be conducted to find out what are the needs and benefits that are most vital for REA and REN to join MIEA membership. The ever changing and challenging market environment of the past 2 years had called for us to come out of the comfort zone and change the way we do business. To be relevant, the representation of the institution to achieve at least a simple majority of the total BOVAEA registered REA and REN is vital.

No voice can speak louder than the voice of the majority.

You will have to help us to encourage everyone else to hop into MIEA bandwagon. Mr Wan Choy Heng of Property Hub has been tasked for this important job to get all practitioners to be a member of MIEA.



**D'ream Bulletin
Ms Billie Lim**

To a certain extent, the existing communication tools of the print media has been made irrelevant in the IT world, we shall be introducing e-bulletin first to save the trees and our beloved earth as well as to save the costs of printing. We will do a parallel run of printing hard copy as well as e-copies to be features in our websites. Eventually, we shall limit the number of print copies.

You are welcome to contribute your articles to the Editor Ms Billie Lim of Sherwood Realtors. Despite her busy schedule of dealing with mostly foreign Clients, she had agreed to volunteer as a councilor for the first time and we are very happy to note an appreciation to her.

Is it true that new councilor work harder than the existing ones? That's a tough question that I cannot answer. The truth is everyone who raises their hand to volunteer to serve as a councilor deserves a big pat on their back.



**Business Development, Sponsorship and MASPEX Committee
Ms Kayte Teh**

A perfectionist who always wants to see things done, no stone will be left unturned if she smells something amiss. Recall will be the order of the day. Vice President Ms Kayte Teh of Carey Real Estate Sdn Bhd has been handling sponsorship for all MIEA events to ensure that the money is sufficient for carrying out those activities.

We will adopt a few CSR (Corporate Social Responsibility) projects to raise fund for formation of scholarship for the needy students to pursue their studies in DREA. Some of the big boys will be invited to participate in this adoption programs to give scholarship.

As a Vice President, she is also there to make sure that MASPEX is carried out in accordance with the set guidelines and templates. This year, there are three MASPEX(s) for her to take charge in Johor, Penang and Sabah.

Business Development initiatives require the skill and experience of a senior and veteran. They are able to spot and develop opportunities in real estate business



**Vice President of State Branches
Mr Lim Boon Ping**

Mr Lim is one of the longest serving councillor. For the past 13 years, he has been State Chairman of Johor Branch and serving as Councillor in charge of all the State Branches. Today, like a commander in chief, he has successfully oversees five (5) States branches that are operating smoothly. This is the hallmark of success contributed by Mr Lim Boon Ping of Tiram Realty.

Recently, he has found his secret talent as a trainer and lecturer, covering all subjects in NCC or Negotiator Certification Course.

His sharp and witty knowledge in problem solving and real estate is a gift. As such, he is also being put to be in charge of MIEA new Property Research portfolio.



**Johor Branch Chairman
Mr Liew Toh Sen**

Congratulation to Johor Branch Committee (headed by Mr Liew Toh Sen of Mabest Properties) who had just concluded their first major project MASPEX JOHOR 2015. Held at Sutera Mall from 5 - 8 June 2015. More than 46 booths were taken up which is 40% more than last year.

His committee consisting of

Immediate Past Branch Chairman :

Vadeveloo Suppiah

Secretary : Jacqueline Lee Chai Ling

Treasurer : Susan Tan

Committee : Teo Lee Hia
Tan Soo Hia
Chew Lee Lee
Khor Soo Ling
Jacqueline Lee
Wee Soon Chit
Jeffrey Yong
Serene Ngee

Youth Group leader : Roy Liew



**Penang Branch Chairman
Mr Mark Saw**

Penang had been striving over the past 5 years with property prices going up, some as much as 100%. The challenges of higher prices in the primary properties had impacted the secondary properties when owners held back and ask for higher prices. A Registered Valuer, Mr Mark Saw of PPC International, who is in his third term as State Chairman will definitely assist Penang members towards improving their business.

MASPEX Penang will be held from 13 - 16 Aug 2015. It has attracted more than 20 confirmed participants to date. The committee are

Branch Chairman : Mark Saw

Immediate Past Branch Chairman: Danny Ooi

Secretary : Kayren Lee Lay Sean

Treasurer : Lina Lim Lay Pin

Committee : Michael GehThuan Peng
GennyTse Bee Choo
Johnny Khoo Kay Chee
Mary Looi Lan Kim
Florance Lim

Youth Group leader : Soo Keat



**Sarawak Branch Chairman
Alex Ting**

He is the jack of all trade and master of many, a Registered Engineer, Registered Valuer, Registered Auctioneer, Registered Estate Agent and a Developer who humbly agreed to head the Sarawak branch. Sarawak and Sabah are States that MIEA wishes to further develop its REA and REN as the number had been dwindling over the years. It is our fervent hope that more of the DREA courses can be held successfully to recruit young REA into this business there.

He took over the chairmanship from Mr Wong Ho Ming who had been instrumental in setting up the State Secretariat last year.

His team of committee consists of

- Chairman Alex Ting Kuang Kuo
- Immediate Past
Chairman Wong Ho Ming
- Secretary (Acting) Rina Ganguly
- Treasurer Yip Phooi Leng
- Committee : Pamela Lim Siew Hiong
 Simon Hii Sing Sing
 Kua Siang Moi
 Juliana Thian
 Christina Tay Lee Choo
 Bob Chew Pok Vun
 Chai Kun Seng

Youth Group leader : Colin Wong



**Sabah Branch Chairman
Henry Tai**

Just took over the chairmanship from Mr Victor Wong, he remain unshaken by the recent Mt Kinabalu earthquake but is taking on the task to further improve the REA and REN business in Sabah. Nature may be shaken but its beauty will always be there. His team had done a few CSR works to help the affected residents.

MASPEX Sabah is on the pipeline to be held in November this year. An initiative that will gives members and REA in Sabah a chance to showcase their listings for sale. His committee members were sent to MASPEX Johor on a study tour recently.

His team of committee members is

- Branch Chairman : Henry Tai
- Immediate Past
Branch Chairman: Victor Wong
- Secretary : Soo Yuen Mee
- Treasurer : Mary Yu (MY)
- Committee : Stephen Wong
 Jennie Voo
 Sylvia Chung
 Rose Lai
 Prakash

Youth Group leader : Donald Dunstan Wong



**Perak Branch Chairman
Alex Wong**

The revival of Perak branch which was held on 16 Jan 2015 received more than 60 attendees. No one expected it but it happened. Congratulation to Alex Wong of New Ipoh Realty.

Since then, it has also run a few programs for NCC that attracted a total of 69 participants in 2 programs.

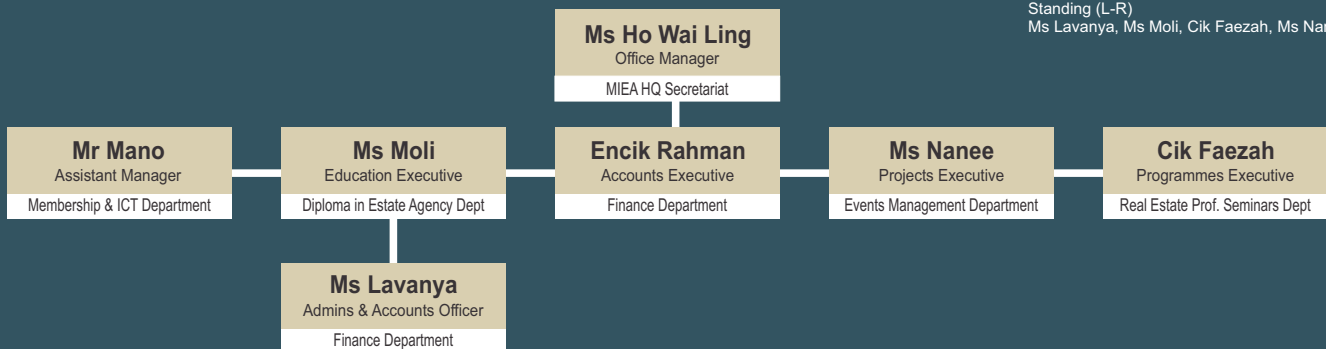
His team are

- Branch Chairman : Alex Wong
- Secretary : HenryArther
- Treasurer : Noorzamani Nooradin
- Committee : Ranganathan R.A.
 Parthan
- Ngam Wing Leong
 Magdalene Tan

SECRETARIAT STAFF AND PORTFOLIO



Sitting (L-R)
Mr Mano, Ms Ho Wai Ling, Encik Rahman
Standing (L-R)
Ms Lavanya, Ms Moli, Cik Faezah, Ms Nanee



Low's Peak



MOUNT KINABALU

Mount Kinabalu, Sabah Challenge...

4 May 2015

Bitter Sweet feelings of my successful climbed to Low's Peak, the summit of Mount Kinabalu (4,095.2 M) on May 04, 2015.

Sweet because it was a successful climb up to the peak as the first serving President of MIEA, but overcome by the bitter happening of the earthquake that struck at the peak rush hour of 7.15 am on June 05, 2015 when most of the Climbers are in various stages of climb at the peak of the mountain, especially those at the Feratta Challenge pathway. Our prayer goes to the 18 victims and their families.

We are thankful to founder Jan Koum and co-founder Brian Acton of WhatsApp and Facebook, serving as a messaging platform and allowing many Chat Groups to be formed. One of those groups is my Ex High School schoolmate group named HSBP 7880. We were so nostalgic about reconnecting with each other after such a long time and someone suggested a second childhood challenge to climb up Mt Kinabalu, a feel young at heart stretch. The brave one signed up like kids putting up our hands in class to attract the teacher's attention.

For the next 8 months we started to meet regularly for workouts in preparation for the climb. For kids born in 1961 to climb Mt Kinabalu can be mind boggling to think about the journey of 20 kilometers hike up and down the mountain. Among the training grounds were AhPekSan in Taman Saga, Cheras and finally Gunung Nuang in Janda Baik. This was my second attempt at the Peak as the last time I have to take a rain check due to heavy rain.

All sixteen (16) of us travelled from Singapore, Miri, Senai and Kuala Lumpur to meet up in Kota Kinabalu on May 02, 2015, checked into Masilau Nature Resort and started the climb the next day. Four hours into the hike, it started to rain heavily. My heart sunk with the thought of another failed attempt. This climb, as my first Peak was very important to me as it was just 8 days after I took on as the President of MIEA on April 25, 2015. To hike up to Low's Peak will be a double achievement, conquering the twin Peaks. The pressure to succeed gets more intense with the sight of uphill paths being turned into drain with water gushing down.

With a changed mindset, I decided not to be disturbed by the rain but to enjoy the hike up to see changing landscape of trees to shrubs and finally only rocks to reach Laban Rata. Twelve old kids were cramp into one room with 6 sets of double decked beds. When it came to sleeping, the sound of heavy snore liken to steamship roaring in full speed out of the port started to fill the entire room. Those who slept later stayed up the whole night struggling to fall asleep. We were obviously very tired.

Stage two, on second day climb started at 2 am on May 04, 2015. Luckily the rain had stopped and we were allowed to take the hike up. In pitch darkness only guided by our head lights, we began the climb up the rocky paths which seems to be endless. Reaching one similar path then another similar paths, it was tiring with thin air affecting our breath, making the climb more challenging. When strong winds blew, it was chilling cold inside out. We then reached the plain to see South Peak and Donkey ear. Behind us was the panoramic view that spanned the whole land to see tiny Kota Kinabalu city with the beautiful display of lights far away.

Hiking to the Low's Peak was still a distance for our very tired legs and young muscles. Everyone who passed by us gave motivated wishes but I disliked them calling us UNCLE. Again thinking from another perspective we are proud to be an uncle and still managed to climb up Mt KK at this tender young age.

The entire physical difficulty and mental stress to succeed was all forgotten when we finally reached the tip of Low's Peak at 4,095.2 meters. The feeling to standing there above the world was so satisfying, that no words can describe. Flags were planted for MIEA, Mapleland Properties and High School Batu Pahat. Every one of us made it to the peak, it is a 100% success.

I intended to put this successful twin peaks achievement in the front page of D'ream Bulletin but out of respect for those who lost their lives, I decided to put it in secondary focus instead. My heart fell when the news of the earthquake was announced and the report of so many young casualties made me so emotional that I did cry in sadness. The memories are still very fresh in my mind with the sight of those photographs of tracks where we just walked one month earlier.

It was all about timing as had it been an hour earlier or later, many lives could have been spared.

For the successful climb, it is a life learning experience that I wanted to share with all my families, friends, colleagues and readers with a message that you are never too old to take on life challenges. Taking that stand and making all necessary preparation is important to succeed, never take for granted nature's strength and ever changing challenges.

For MIEA members, my message is ... "with your support, we can climb to greater heights."

REMEMBERING THE LATE PAUL LEE, PROTEM PRESIDENT
MALAYSIAN INSTITUTE OF ESTATE AGENTS
(1975 - 1977)



FOUNDING FATHER
OF MIEA

Blessings to all. Dear Kenneth, Su Fei and family members

First of all the President, Council of Management, Past Presidents and members of the Malaysian Institute of estate agents wish to convey our deepest condolences to both the children and family members. I'm not too sure whether I have all the knowledge to give a good account of the late Paul having only been in the association long after he left. Having been responsible in finding him in 1998, after the

many years he left the association have given me some knowledge and understanding of his contribution to the real estate industry.

To put the historical perspective right, the late Paul Lee was the Protem President of the then Malaysian Association of Real Estate Agents from 1974-1977. The Protem committee under his leadership was responsible to lay out the groundwork for the formation of the registration of the Institute. Under his leadership the committee drafted the constitution, many parts of which are still being used in the current constitution. There were 37 founding members of the institute and Paul Lee held the membership no of FM10.

They used to meet at Hilton hotel and continued to be self-motivated to form the association as to create some order and professionalism to the industry. We were told that Paul Lee even got death threats when forming the real estate association. After nearly three years MAREA (Malaysian Association of Real Estate Agents) was registered on 14th of April 1977. He stepped down and Earnest Cheong became the first Elected President of the Institute in that same year. Some 38 years later MIEA is in the forefront of the industry playing a vital and key role in shaping the fraternity.

When MIEA purchased a building for themselves during my presidency, we decided to create a wall of fame for Past Presidents and we managed to get all the photos except that of Paul. Through the help of internet we

managed to get a picture of him wearing a cowboy suit - a hat, a brown leather jacket and that picture adorns the wall of MIEA now. The first picture among the other past presidents, he is wearing a cowboy suit with a hat. We tried to trace him and many months later he came to our AGM and we had the opportunity to see and hear him. In the few meetings with him, I realised his love for real estate, he was simple in his words, appreciative of what goodness people do. He

had a lion heart, was kind and thoughtful and had a great ability to draw people to him with a great sense of humour.

Paul Lee, ladies and gentlemen laid the path to professionalize the real estate fraternity. Today an estate agent has to do a 4-year course to be registered and Real Estate Negotiators having to be certified. We come under an act of parliament and the industry has grown by leaps and bounds. We the estate agents, the practitioners and the public at large must be thankful for what Paul Lee has done and remember him. Paul Lee had the vision to provide the leadership to start it all, on behalf of MIEA I want to again place our appreciation and gratitude to the Late Paul Lee for his sacrifice and contribution

The late Tan Sri Jamaluddin Jarjis said and I quote"

It's Not What You Gather, But what You Scatter That Tells What Kind Of Life You Have Lived". Paul's contribution is scattered all over in our daily work as estate agents, let us cherish his memory. We will remember him as his memory is etched on the walls of our building.

I pray for his soul to rest in peace. Thank You

Eulogy read out by PP Soma Sundram
at the funeral services of the late Paul Lee on
March 6, 2015 in Klang.

PAUL LEE TO KNOW AND UNDERSTAND HIM BETTER.



Paul hails from Klang and is the eldest of seven children and born to a printer and his wife. He was expected to help around and take over the printing business but Paul had other ambitions and so he went to UK to finish his education. "It was enhancing my education, and it was a lot of fun!" he said in an interview.

He stayed in the UK for a few years and got his qualifications in real estate, It was after this he returned and pursued real estate. After having been responsible for the formation of MAREA, he moved on to what he loved, the entertainment industry. Even at school, Paul was the one organizing talent quests, and later in life he ran fashion shows, beauty pageants including Miss World. From the ages of 18 to his late 30's he promoted tours and shows with many stage artists, including Tom Jones and Englebert Humperdinck. In 1983 he changed from recording artists to the Big Top, having watched circuses himself since the age of 12, bringing the British Gerry Cottle Circus to Singapore and Malaysia. He went around the world himself, offering his services free of charge to assist in different circuses. These included some small circuses, but also some very large famous ones like Ringling, Barnum and Bailey. By this stage, the Malaysian promoter with an interest in circuses was becoming well known in Europe and he was invited to a circus festival in the UK. There he was to meet Richard Chipperfield of the famous Chipperfield's Circus and pulled off probably the most audacious deal in the recent history of circuses. He offered to take a 50 percent stake in the Chipperfield's Circus. Richard Chipperfield was interested, and with 75 pounds each they formed a limited company with a half share for both of them. This company would control the circus. With the circus conservatively valued at half a million pounds, Paul was going to have to stump up 250,000 pounds. It was an incredulous Richard Chipperfield who was then told that his new "partner" did not have the money! In fact, it sounded to me as if Paul had to scrape to get the 75 pounds to register the limited company anyway. However, Paul convinced the Chipperfield's that he had the contacts to organize a tour of Asia, which would return a handsome

profit, as well as allowing Paul to pay for his stake. One month after this agreement was struck, Paul was ringing Richard Chipperfield, telling him to come at once to Indonesia, as he needed his signature on the contract to promote the circus there. He had pulled it off, and took the circus to Indonesia, Singapore, Thailand, Taiwan and the Philippines.



There was indeed enough money to make it a profitable deal for the Chipperfield's, and enough money for Paul to pay for his share! When he was asked in an interview in Pattaya, he remarked "I was born with a confident mentality. Obstacles there will always be, but if they are man-made, you can overcome." It was also then that he mentioned his deep Catholic faith. "A great part of my life has been a blessing from the Lord. Many things, which I call 'miracles' have happened to me. In 1988 he purchased the Chipperfield's 50 percent and renamed the circus as the Royal London Circus, and has been touring with it ever since. He also shares that "joy" by being involved in charity work, and even donates the first night's takings totally to charity and gives away many hundreds of seats to underprivileged children.

Some excerpts of this article has been extracted from the internet.

NEW LEADERSHIP IN BOVAEA



In May 2015, not long after Sr. Haji Faizan came took over the Presidency in BOVAEA, MIEA Council members initiated a meeting with the EXCO members. We have the opportunity to put forward pertinent pressing issues during the meeting. We recognised not everything could be resolved at a meeting table. However, efforts have been made to settle urgent issue such as to expedite the issue of REN Tags.

We in MIEA looking forward to work closer with BOVAEA under the leadership of Sr Haji Faizan.



Image (top) : Sr. Tuan Haji Faizan Bin Abdul Rahman and his team with MIEA's councillors.
Image (right) : MIEA's new President, Erick Kho greets BOARD President, Sr. Tuan Faizan.



NATIONAL YOUTH Senior Committee Members



Amanda Goh
RealProperty.My



Amelliah Turner
Knight Frank Malaysia Sdn Bhd



Muzaffar Bahir
Compass Real Estate Sdn Bhd



Melanie Kok
Carey Real Estate Sdn Bhd



Ben Lee
Three Acres Sdn Bhd



MIEA Youth Chairman
Raphael Wong
Real Estate Finders



Head of Youth
Teh Young Khean
Knight Frank Malaysia Sdn Bhd



Deputy Head of Youth
Steve Lee
One Real Estate Sdn Bhd



Sports Director
Hansen Yeo
One Real Estate Sdn Bhd



Professional Development Director
Derrick Hum
MapleLand Properties

CAPRI KUALA LUMPUR

39th AGM

25 April 2015



PETALING JAYA

Official Launch of The Malaysian Institute of Estate Agents Training Center

24 APRIL 2015



LOCATION	VENUE	CAPACITY	DAY	PUBLIC RATE (incl. GST)	MEMBERS' RATE (incl. GST)	FACILITIES & OPTIONS
MIEA HQ	5th floor Training Room	30 - 50	Half Day	650.00	400.00	Usage Of Projector, Flip Chart, Table And Chairs & Free Flow Of Drinking Water
			Full Day	1,300.00	800.00	
	7th floor Training Room	80 - 100	Half Day	850.00	550.00	
			Full Day	1,700.00	1,100.00	
Penang	Training Room	30 - 50	Half Day	212.00	169.60	Usage Of Projector, Table And Chairs, Free Flow Of Drinking Water
			Full Day	371.00	296.80	
Johor	Training Room	30	Half Day	270.00	190.00	Usage Of Table And Chairs & Free Flow Of Drinking Water
			Full Day	432.00	300.00	
		40	Half Day	360.00	250.00	**Other Charges : Utilities Fee Is RM100 Per Session Rental For Projector Is RM100 Per Session
			Full Day	580.00	400.00	
		70	Half Day	560.00	400.00	
			Full Day	900.00	630.00	
Sarawak	Training Room	30 - 50	Half Day	212.00	169.60	Usage Of Projector, Table And Chairs, Free Flow Of Drinking Water
			Full Day	371.00	296.80	

Please contact Secretariat at +603 - 7960 2577 for reservations

GST Seminar

4 June 2015 • Multipurpose Hall, Tower C, Dataran Maybank, No. 1, Jalan Maarof, Bangsar 59000 Kuala Lumpur



GST and its Impact on Property Investment & Property Investment Strategies, Financing & Taxation

On the 4 June 2015, MIEA, jointly with our business partner, Maybank organized another initiative for selected Maybank mortgage bankers and our Real Estate practitioners, consisting of Real Estate Agents, Probationary Real Estate Agents and Real Estate Negotiators.

The Maybank - MIEA Initiative was a One day talk on 2 topics:

- A) GST and its impact on Property Investment
- B) Property Investment Strategies, Financing & Taxation

The rationale for this Initiative is to:

1. To educate all concerned on the effects of the impending GST on property transactions.
2. To foster and develop a closer working relationship amongst the Maybank mortgage officers and our practitioners and further promote networking & business opportunities.
3. To enhance membership benefits to members of MIEA and promote the Institute positively.

Maybank with MIEA's assistance, extended invitations to the top performing negotiators, probationary estate agents and real estate agents to this event. A total of 170 real estate practitioners and 80 Maybank mortgage officers were present on that day.

Registration started at 9.10am where a networking breakfast was provided. Whilst having their breakfast, all the invitees were seen mingling around and networking.

The event started at 10am sharp, whereupon, the Organizing Chairman, Ms Kayte Teh, who acted as the MC for the event got the show going.

The President of MIEA, Mr Erick Kho was invited to elaborate on MIEA's activities. The Head of Mortgage of Maybank, Ms Tracy Pan was also invited to say a few words on behalf of the Bank.

Our speaker for the 2 topics for the day was Mr Bose Dasan, a qualified financial planner, tax consultant and accountant. Mr Bose presented the 2 topics with great ease and experience and a touch of humour. Our participants came away satisfied and many comments were received for more of such talks to be organized.

It is our hope that our business partner, Maybank Berhad and MIEA will collectively conduct more talks of this nature in the future.

MIEA - United, Progressive, Relevant.

ANOTHER MAYBANK-MIEA INITIATIVE



Ms Tracy Pang, Maybank



Erick Y.T Kho, President



Nixon Paul, PPT



Kayte Teh, VP





Melbourne Study Trip By Alex Ting

During the last 12 months, I have been in contact with the Real Estate Institute of Victoria. This resulted in the visit by our National Councillors (12 councillors joined by Mr. Lim Ah Lek) led by our President (Mr. Siva Shanker) to Melbourne from 5th to 10th April 2015. Our delegations were met and were briefed by the following: -

FIABCI

- Ms Robyn Waters [FIABCI World President](#)
- Neville Sanders [REIA President](#)
- Kevin Sheehan [REIA Past President](#)
- Ian McDonald [REIV President](#)
- Enzo Raimondo [REIV CEO](#)

Victoria Government

- Daniel Bisignano [Invest Victoria, Director, International Investment Consumer Affairs Victoria \(part of Justice Department\)](#)
- Peter Seamer [Metropolitan Planning Authority CEO](#)
- Jillian Smith [Department of State Development Business and Innovation: Invest Asst. Snr Project Manager](#)

Manningham City Council

- Ms Nic Dawc [Doncaster Hill Place Manager](#)

Fletcher (a top notch REA Firm)

- Bradley Brown [CEO](#)
- Tim Heavyside [Director and Auctioneer](#)

Pitcher Partners (Baker Tilly)

- Andrew Clugston [Partner](#)
- Sam Bennett [Snr Analyst](#)

THE OPERATION OF REIV

REIV has about 30 staff and another 40 staff for its website operation. REIV has such a large staff as there provide members with a wide range of services, including House price maps, Auctions (forthcoming and clearance), rental data, economic indicators, etc. Their portal www.realestateview.com.au is challenging the other property portals, and may one day be the largest portal. This has been the dream of the MIEA National Council, and we should send our staff to REIV to understudy their operations to achieve this dream.

RENTAL PROCEDURE

Potential tenants are required to complete an application form, after which the Real Estate Agent will process and evaluate the background and ability of the tenant to pay rent. Checking whether the tenant has any bad record. REIV collates record of all tenants from its members, similar to our CCRIS. Hence REIV members are given access to such records. It means, any tenant with a poor record are not able to rent another property. If this is practised in Malaysia, we can weed out bad tenants. REIV website has standard application forms which can be downloaded.

AUCTION

In Australia (including Victoria State) it is very common for properties (in particular houses) to be sold by public auction. Our National Councillors visited one of the top Australian Real Estate Agent firms. The top Australian REA showed us how an Auction is conducted. It is very professionally done and has achieved enormous success. Hence Auctioning is now a very popular and quick method of selling properties down under.

In any Auction, the Vendor must produce a statutory statement (prepared by a lawyer), showing any fire restriction, planned freeway nearby and neighbourhood approval. (For any development, the proposal must be put up in a public area to allow for objections by neighbours).

Melbourne Study Trip

Reported by
Alex K.K. Ting
MIEA National Councillor
(International Liason 2013-2015)

25 April 2015



During auctions, vendors are allowed to submit bids, but such bids must be disclosed. Once the bidding has gone past the reserve price, the sale must be awarded to the highest bidder. However, if the highest bid is below the reserve price, there can be negotiation with the highest bidder, and if unsuccessful, to negotiate with the second highest bidder.

ONLY REA CAN GIVE OPINIONS ON RANGE OF PROPERTY PRICES

In Australia, only Real Estate Agents have the authority to do this, with the exception of Valuers, who can also carry out Valuation reports. The scope of work and responsibility of each profession is much better defined. We hope Malaysia will one day reach this status.

SALES AND PURCHASE AGREEMENT (SPA)

REIV have standard SPA forms on their website, which can be downloaded (at a fee). Offer and counter offers are in black and white. Once an offer has been accepted, the contract is deemed valid. Either party cannot rescind the offer/acceptance unless it is mutually agreed. If one party fails to proceed with the sale, he/she can be sued for breach of contract.

Briefing by Consumer Affairs of the Justice Department

The National Councillors were briefed by Consumer Affairs of the Justice Department. The branch has 100 inspectorate and enforcement officers (out of staff of 350). Consumer Affairs has a statutory role independent of the Minister. This office also licenses both the Real Estate Agent and the Agent's representation (same status of our Negotiators). There is a swift action on non compliance. Penalties can range from a fine, to suspension and cancellation of a license.

METROPOLITAN PLANNING AUTHORITY (MPA)

The delegation was briefed by CEO of MPA, whose role is to "unlock opportunities". Victorian has a broad based economy with a population of 5.8m growing at 1.9% per annum. Melbourne require 52,000 units of houses per year. The construction sector contributes 6% of GSP and has A\$21.6 Billion, giving 220,000 jobs.

With the signing of the MOU, the MIEA National Council will be looking forward to more exchanges and visits.



Mr Siva and Mr Ian McDonald signing the MOU.



PENANG'S WIDEST RANGE PROPERTY SHOWCASE

HOUSES | CONDOMINIUMS | APARTMENTS | SOHO | OFFICES | FACTORIES



13 - 16 August 2015
Queensbay Mall



13 - 16 August 2015 • Queensbay Mall, Penang

Buying a property has never been so easy. There is no waiting period, no progress payments and best of all, no guessing as to what your dream home will look like when completed. MASPEX Penang is back this year with more properties and better choices. Featuring more than 6,000 properties in Penang & Butterworth, MASPEX Penang has what you are looking for.

Make a date with MASPEX Penang to find your dream home and stand a chance to win many home appliances at our lucky draw.



Master Lee Cheng Hoe



Ms Petra Oon Beng Ai



Ho Chin Soon



Bernard Lee



Sheldon Fernandez

Why Purchase Secondary Properties?

Erick Kho, President of MIEA

Penang State Government's Affordable Homes and Penang's Transportation Master Plan

Y.B. Chow Kon Yeow

Penang Infrastructure Projects and Their Impact on Penang Property Hotspots

Ho Chin Soon

The Impact of Digital Technology on The Property Industry

Mr. Bernard Lee, Head of Classified Sales, Mudah.my

Legal Updates and Relevant Information In Relation To Property Transactions

Federation Of Women Lawyers, Penang

Online Property Search in Malaysia

Sheldon Fernandez, Country Manager PropertyGuru Malaysia

How To Leverage Digital Technology for Your Business Today

Mr. Bernard Lee, Head of Classified Sales, Mudah.my

7 Habits of Highly Effective Borrowers

Miichael Yeoh, GM Training Academy CEO & Founder

GST Impact On Properties

Puan Suzana binti Sharif

How to Enjoy your life with Good Feng Shui?

Master Lee Cheng Hoe

Login to www.miea.com.my for full Property Talks and itinerary.

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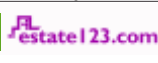
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KUALA LUMPUR

REIWA - MIEA President Meets

29 May 2015



Realtors from Australia led by REIWA's President Mr David Airey visited MIEA on 29th May 2015. This visit reestablished the link with our bi-lateral partner in Western Australia. It was a fruitful discussion which focused around capacity building of membership and organisation portal development. We shall continue to dialogue and learn from them especially on the portal development.



Top Picture : Visit on 29/5/2015 - At MIEA Secretariat.
Ms Julie McGregor, Mr Hayden Groves, Erick Y.T Kho,
Mr David Airey, Mr Damian Collins,
Mr Chris McGregor and Ms Monica

Bottom Picture : Ladies of the Institutes
Ms Julie McGregor, Monica & Poh See



Group Picture: Mr Raphael Wong, Ms Ong Poh See, Ms Monica Chuah,
Mr Erick Kho, Mr Hayden Groves, Mr David Airey, Mr Damian Collins,
Mr Chris McGregor, Mr Siva Shanker, Mr Soma Sundram,
Ms Julie McGregor and Ms Kayte Teh

KUALA LUMPUR

REIV Courtesy Call

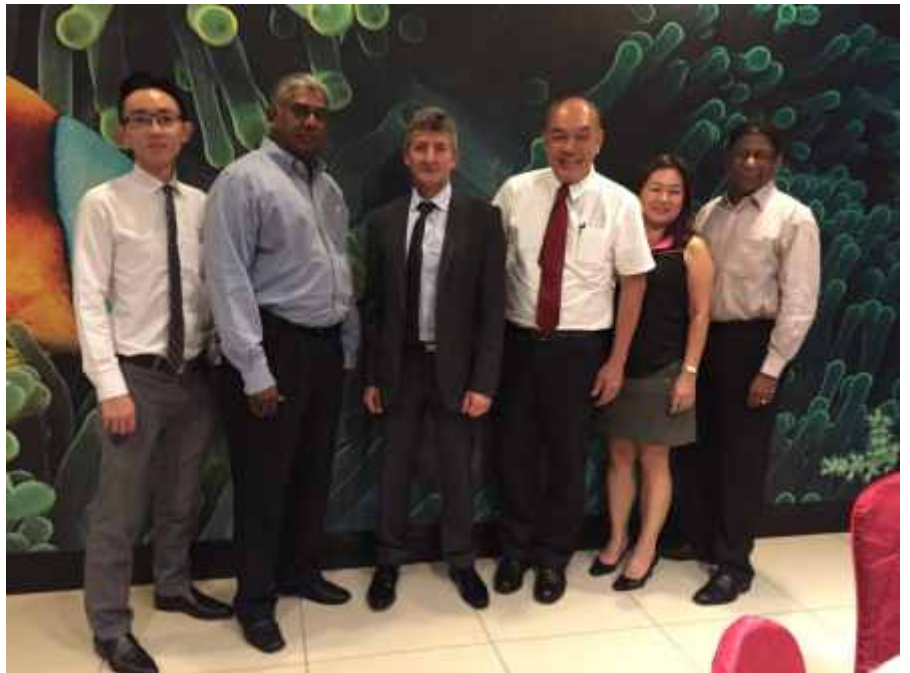
1 June 2015



Mr Erick Kho receiving Mr Enzo Raimondo, CEO of REIV

CEO of REIV, Mr Enzo Raimondo courtesy call to MIEA, 2 months after the signing of the MOU with REIV during the MIEA National Council study tour to Melbourne, Australia.

He shared on how REIV has grown from a small organisation in 1936 to the peak professional association for the Victoria real estate industry today. REIV's learning curve is MIEA's asset if we are able to apply salient points in our organisation. It certainly helps while we are gearing up to bring MIEA to a higher level.



Left to right : Mr Raphael Wong, Mr Siva Shanker, Mr Enzo Raimondo, Mr Erick Kho, Ms Kayte Teh and Mr Nixon Paul

JOHOR BAHRU

MASPEX 2015 JOHOR

5 - 7 June 2015



15,000

visitors over the 4 days
5,000 leads received



6,000

listing of properties were on
displayed



RM2.7 Billion

worth of properties
was offer for sale
to the public





The unglamorous of property invest

It pays to know what you are getting into

PROPERTY INVESTORS who are looking for high returns should be aware that the market is becoming increasingly competitive. Many investors are now turning to alternative assets such as art, wine, and collectibles. However, the real estate market remains a popular choice for long-term wealth creation. It is important to understand the risks and rewards of property investment before getting started.



Real estate investment offers a variety of opportunities for investors. From residential properties to commercial developments, there are many options available. However, it is crucial to conduct thorough research and consult with a professional before making any decisions. The market can be volatile, and prices can fluctuate significantly.

As the market evolves, investors must stay informed about the latest trends and developments. This includes monitoring interest rates, economic indicators, and local market conditions. By staying on top of the news, investors can make more informed decisions and maximize their returns.



Less speculation leads to drop in house prices

Measures taken by Govt working to curb speculation have led to a drop in house prices. The Deputy Finance Minister said data from the National Property Information Centre (NAPIC) showed that there was a drop in house prices with the market slowing down from 12.2% in the third quarter of 2013 to 4.0% in the same period last year. The drop is a result of various measures taken by the Government, including tighter loan-to-value and holding limits for the third property and abolishing the developer interest-bearing scheme.

The Government has also eased the entry of foreigners into the market by allowing them to purchase up to two residential units. This move is expected to stimulate the market and support the housing industry.

Estate agent v2.0

Amanda Goh
Sole Agent, 9774 1111

Ameliah Turner
Sole Agent, 9774 1111

Raphael Wong Wai Kit
Sole Agent, 9774 1111

Muzaffar Bahir
Sole Agent, 9774 1111

Melanie Mok
Sole Agent, 9774 1111

Hansen Yee
Sole Agent, 9774 1111

Derrick Hum
Sole Agent, 9774 1111

Ben Lee
Sole Agent, 9774 1111



Potential awaits in Dutamas

Strong retail market supports mega project

RTI, boutique attract homebuyers and investors

The large-scale development in Dutamas is expected to attract a significant amount of investment. The project includes a mix of residential, commercial, and recreational facilities. The area is well-served by public transport and has a strong retail market. This makes it an attractive location for homebuyers and investors alike.



Malaysia Johor draws over 18,000 visitors

The Malaysia Johor event drew over 18,000 visitors. The event was held in Johor Bahru and featured a variety of activities, including exhibitions, performances, and workshops. The success of the event highlights the growing interest in Johor as a destination for tourists and investors.

經紀買賣400億房產

非法房產經紀 沒註冊證件編號

據悉，目前市場上存在大量的非法房產經紀。這些經紀通常沒有合法的註冊證件，這給消費者帶來了巨大的風險。政府呼籲消費者在進行房產交易時要格外小心，務必選擇合法的經紀公司。

For international zones will reduce market speculation

will help protect the interests of buyers in the housing market, says

The introduction of international zones is expected to reduce market speculation. These zones will provide a more stable and predictable environment for investors and buyers. This move is part of the government's broader strategy to reform the housing market and ensure that it remains accessible to all.

The Deputy Finance Minister said data from the National Property Information Centre (NAPIC) showed that there was a drop in house prices with the market slowing down from 12.2% in the third quarter of 2013 to 4.0% in the same period last year. The drop is a result of various measures taken by the Government, including tighter loan-to-value and holding limits for the third property and abolishing the developer interest-bearing scheme.

交易1680亿 非法代理完成

每月和案提供

據悉，目前市場上存在大量的非法房產經紀。這些經紀通常沒有合法的註冊證件，這給消費者帶來了巨大的風險。政府呼籲消費者在進行房產交易時要格外小心，務必選擇合法的經紀公司。

on illegal real estate agents

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Centre promotes certification



Institute launches training facility in PJ for real estate agents and negotiators

The training began in December last year and has attracted more than 100 agents and negotiators from Penang, Johor Bahru and Sarawak.

Looking forward to the MRT effect



Talk by developer highlights upcoming train line's role in spurring property projects

MIEA IN THE NEWS

PROPERTY NEWS 12



LARGEST PROPERTY EXHIBITION WRAPPED UP AT KLCC

Taking MIEA to new heights

STARPROPERTY



Wishy-washy on housing GST

Industry players remain divided on whether GST on housing is a good idea

Volunteers wanted

Wishy-washy about housing GST

Focus 25



Biggest fear of property developers

Industry players remain divided on whether GST on housing is a good idea



Leaving on a high note

Head of estate agents' institute sees improving standards in property market

Head of estate agents' institute sees improving standards in property market



Watch out for bogus negotiators

Public warned against continuing to do business with unlicensed estate agents

Jangan salahkan pemaju swasta

Jangan salahkan pemaju swasta

非法經紀經手68公會：詐欺民眾案件增

非法經紀經手68公會：詐欺民眾案件增

Watch out for bogus negotiators

Public warned against continuing to do business with unlicensed estate agents

Ejen palsu kaut 40% transaksi hartanah

Ejen palsu kaut 40% transaksi hartanah

50,000 ejen haram penipu

50,000 ejen haram penipu

B6 0 BISNES

50,000 ejen haram penipu

Kegiatan akan mengakibatkan rugi berbilion ringgit setiap tahun



Kegiatan akan mengakibatkan rugi berbilion ringgit setiap tahun

Kegiatan akan mengakibatkan rugi berbilion ringgit setiap tahun

Kegiatan akan mengakibatkan rugi berbilion ringgit setiap tahun

Kegiatan akan mengakibatkan rugi berbilion ringgit setiap tahun



A dream home
for your customers

A dream vacation
for you

Refer your customers to us

Exclusive to Real Estate Negotiators.

1st Prize
RM20,000
Travel Voucher

2nd Prize
Trip for 2 to watch
Man United live at Old Trafford

51X Consolation Prize
Montblanc Pen
worth RM1,450

Pathway to your dream holiday:



Refer your customers



Submit your referral forms
to Mortgage Sales Personnel



Earn your entries and wait to win

Eligibility: To qualify, a total minimum loan amount of RM12 million must be referred throughout the contest period.
Contest Period: 1 January - 31 December 2015

Contact your Mortgage Sales Personnel or log on to www.maybank.com.my/reachallenge2015 for more details, terms and conditions.

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